

## BENCHMARK FEDERAL CREDIT UNION

### FEES

1. ATM Transactions
  - a. Withdrawals:
    - 1-8 per Account, per month No Charge
    - 9 or more \$ 1.00 ea.
  - b. Lost or Stolen Card \$ 5.00 ea.
  - c. Balance Inquiry Fee \$ 0.50 ea.
  
2. Savings/Checking (Share Drafts)
  - a. Checks (shipping & handling applies on all orders)
    - (1) First Box of Checks At Cost
    - (2) Reorders At Cost
  - b. Overdrafts-Not Sufficient Funds (NSF):
    - (1) Checks drawn on Benchmark \$ 30.00 ea.
    - (2) Deposited checks drawn on other financial institutions \$ 30.00 ea.
    - (3) Third party checks deposited \$ 10.00 ea.
    - (4) Deposited checks drawn on a member's account at other financial institutions \$ 40.00 ea.
    - (5) Overdraft transfers \$ 5.00 ea.
    - (6) Courtesy Pay \$ 30.00 ea.
  - c. Returned Mail – failure to inform \$ 5.00 mo.
  - d. Photocopy of cancelled check
    - (1) Online requests Free
    - (2) All other copies \$ 5.00 ea.
    - (3) Processing bank charge – plus \$ 5.80 ea.
  - e. Photocopy of statement \$ 3.00
  - f. Account reconciliation assistance & research \$ 30.00 hr.
  - g. Certified check/share draft \$ 7.00 ea.
  - h. Cashier's check \$ 7.00 ea.
  - i. Credit union corporate check \$ 7.00 ea.
  - j. Stop payment order
    - (1) Online request \$ 10.00 ea.
    - (2) Single check \$ 20.00 ea.
    - (3) Series of checks \$ 25.00 ea.
    - (4) Excess of 3 stop payments per month \$ 30.00 ea.
  - k. Wire transfers –
    - (1) Outgoing
      - (a) Domestic \$ 20.00 ea.
      - (b) Foreign \$ 40.00 ea.
    - (2) Incoming wires (domestic) \$ 10.00 ea.
    - (3) International wires \$ 10.00 ea.
    - (4) Tracer on wire \$ 20.00 ea.

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3. Statement fee (paper)	\$ 2.00 ea.
4. Foreign check collection – cash letter	Varies
5. Foreign collection	Varies
6. Account-to-Account (A2A)	
a. Basic checking account/savings	\$ 5.00 ea.
b. Transfer fee – all other checking accounts	Free
c. NSF	\$ 30.00 ea.
7. Money Market Account	
a. NSF checks	\$ 30.00 ea.
b. Stop payment order	\$ 10.00 ea.
c. Pay check under \$500 minimum	\$ 10.00 ea.
d. Over the 3 maximum checks	\$ 10.00 ea.
8. Online Bill Payer Service	
a. Unlimited bills	Free
b. NSF check	\$ 30.00 ea.
c. Stop payment	\$ 20.00 ea.
9. Automated Clearing House (ACH) Items	
a. NSF	\$ 30.00 ea.
b. Stop payment order	\$ 20.00 ea.
10. Share withdrawals – regular & vacation accounts	
Overnight courier charges may apply for withdrawals	
11. Money Orders	\$ 2.00 ea.
12. MasterCard® Gift Cards	\$ 2.00 ea.
13. IRA transfer	\$ 25.00
IRA closure	\$ 25.00
14. Home Equity	
a. NSF	\$ 30.00 ea.
b. Stop payment	\$ 20.00
c. Application Fee	
HE loans up to an amount of \$25,000	\$100.00
d. Subordination Fee	\$100.00 ea.
e. Satisfaction Fee	Varies by County
f. Encumber a Title Fee	At Cost

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15. Dormant Accounts	\$5.00 per calendar quarter
A dormant account is one that:	
- has no certificates of deposit	
- has no IRAs	
- has no loans or credit cards (including Student Loans)	
- has had no activity for a 12-month period	
16. Escheat Processing Fee	\$100.00 ea.
17. IRS Levy	\$100.00 ea.
18. Writ of Execution Fee	\$100.00 ea.
19. Coin Counting	
a. Members	Free
b. Non-members	5%
20. Other court documents minimum	\$ 50.00
21. Notary – members only (call for availability)	Free
22. Mobil Apps	Free